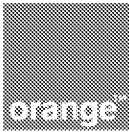


# EXHIBIT J



**Business  
Services**

February 24, 2021

Patricia Haran  
53 Cirrus Road  
Holbrook, NY 11741

Dear Patty:

With your termination of employment from Orange Business Services U.S. Inc. this letter generally explains the terms and conditions of your separation from employment with Orange Business Services U.S. Inc. Your last day of employment will be **February 24, 2021** (the "Termination Date").

#### **Final Paycheck**

- **Earned and Unpaid Salary.** You will be paid all earned and unpaid salary, less deductions required or authorized by law, in your final paycheck. Your final paycheck will include pay for the days through **February 24, 2021** (your "Termination Date").
- **Paid Time Off.** In accordance with our PTO Policy, we pay 50% of any accrued but unused PTO in the final paycheck. Therefore, in your final paycheck you will receive a lump sum payment for **21.28** hours of accrued/unused PTO.

#### **Separation Benefits**

You will receive the following benefits upon termination of your employment:

- **Insurance Coverage**

**COBRA Continuation Coverage:** Your medical, dental and vision coverage will continue until the last day of the month that includes your Termination Date. You will receive a separate packet describing the COBRA continuation coverage medical benefits that are available to you at your cost. If you elect to continue your medical benefits through COBRA, it will be your responsibility to return your election form within **60 days** and pay the required premiums in a timely manner.

**Short-term and long-term disability:** Your insurance coverage under the Orange Business Services U.S. Inc. Short-Term Disability Plan and the Orange Business Services U.S. Inc. Long-Term Disability Plan and your life insurance and accidental death and dismemberment coverage will remain in effect through your Termination Date. A portion of your basic and supplemental life insurance is portable during the **31 days** following your Termination Date. The accidental death and dismemberment components may be converted to an individual policy. Please refer to your CIGNA Certificates of Coverage or contact CIGNA's portability department at 800-759-0101 for more information on your insurance portability and conversion rights.

- **Flexible Spending Accounts**

**Healthcare Flexible Spending Account:** You may no longer make pre-tax contributions to your Healthcare Flexible Spending Account, if applicable, after your Termination Date and you may not withdraw the remaining balance in this account. You will be entitled to elect COBRA coverage if your contributions to your Healthcare Flexible Spending Account exceed the reimbursements you have received from your account. If you qualify for and elect COBRA coverage for your Healthcare Flexible Spending Account, you can make after-tax contributions to your account, and you would be entitled to reimbursement for eligible expenses incurred during that plan year. If your COBRA coverage ceases during the plan year, you would only be entitled to reimbursement for eligible expenses incurred through the date your COBRA coverage ceases and you can submit your claim(s) for reimbursement within 90 days of the date your COBRA coverage ceases. If you do not elect COBRA, you may claim reimbursement from your Healthcare Flexible Spending Account for eligible expenses incurred on or



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before the last day of the month of your Termination Date and you can submit your claim(s) for reimbursement within 90 days of your Termination Date.

**Health Savings Account (HSA):** You may no longer make pre-tax contributions to your Health Savings Account after your Termination Date. However, you may continue contribute pre-tax dollars or withdraw from the remaining balance in your account at any time. The debit card issued when you opened your HSA will active, until plan is no longer active Please note there will be a \$3.00 monthly administration fee assessed to your account, paid via automatic withdrawal, for as long as your account remains open with Discovery Benefits. Access to the Consumer Portal will continue to be available to you, for as long as the account maintains a balance. Additional documentation regarding the terms of use / closure / transfer of your HSA can be found on the Consumer Portal.

**Dependent Care Flexible Spending Account:** You may no longer make pre-tax contributions to your Dependent Care Flexible Spending Account, if applicable, after your Termination Date and you may not withdraw the remaining balance in this account. You may claim reimbursement from your Dependent Care Flexible Spending Account for eligible expenses incurred on or before the last day of the month of your Termination Date and you can submit your claim(s) for reimbursement within 90 days of your Termination Date.

**Commuter Benefits (Parking and Transit):** Your Commuter Benefit(s), if applicable, will cease on your Termination Date. You may submit Commuter claims for reimbursement of qualified expenses incurred on or before your Termination Date within 90 days following your Termination Date.

- **Supplemental Benefits (Cigna)**

**Accident Insurance / Hospital Indemnity / Critical Illness:** If you were enrolled in any our supplemental plans, you may no longer make pre-tax contributions for the payment of premiums. Within 30-days of your date of separation, you will receive a portability letter from Cigna, requesting premium payment, if you wish to continue your coverage. You will have **10 days** from the date of receipt to submit payment and retain your coverage. To find more information about your policy or payment options, you may visit Cigna's self-service portal at: [www.cigna.com](http://www.cigna.com), or call them at 1-800-754-3207.

**Allstate Permanent Life:** Upon your separation you may no longer make pre-tax contributions for the payment of premiums. Within 30-days of your date of separation, you will receive a portability letter from Allstate requesting premium payment. You will have **60 days** from the date of receipt to submit payment and retain your coverage.

**InfoArmor Identity Theft:** Upon your separation you may no longer make pre-tax contributions for the payment of premiums. Within 30-days of your date of separation, you will receive a portability letter from InfoArmor with instructions for setting up direct billing, should you wish to continue coverage.

**MetLife Hyatt Legal:** Upon your separation you may no longer make pre-tax contributions for the payment of premiums. Should you wish to continue to participate in this program, you will need to contact MetLife Hyatt Legal at +1 800-821-6400, Monday through Friday 8 am to 8 pm (EST/EDT). Or you can access your legal plan online.

**Nationwide Pet Insurance:** Upon your separation you may no longer make pre-tax contributions for the payment of premiums. Should you wish to continue to participate in this program, you will need to contact Nationwide at +1 .888-803-4874 or you may log into your account and update your contact and payment information.

**Metlife Auto & Home:** Upon your separation you may no longer make pre-tax contributions for the payment of premiums. Within 30-days of your date of separation, you will receive a portability letter from MetLife requesting premium payment. For additional information, you contact the P&C team at [mydirectcustomersupport@metlife.com](mailto:mydirectcustomersupport@metlife.com)

- **Orange Business Services 401(k) Plan (the "OBS 401(k) Plan").** You will be entitled to all vested amounts credited to your accounts under the Orange Business Services 401(k) Plan. You may either leave your account balances in the plan until a later date (at the latest, until you attain age 70½), have your account rolled over to an individual retirement account or a qualified plan of another employer that accepts rollovers, or take a distribution and pay the resulting taxes (including any early withdrawal additional tax). If you have an outstanding plan loan, you should contact T. Rowe Price, the plan's record keeper, to make arrangements to



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continue paying down the loan or accelerating it and paying it off in full; in most cases, you may not take a distribution from the OBS 401(k) Plan without repaying the loan or having it offset from your distribution. Within a few weeks after your Termination Date, T. Rowe Price will automatically forward all necessary forms to you to enable you to take a distribution from the OBS 401(k) Plan, if you elect to do so. T. Rowe Price has established a special hotline for you to call to assist you with the distribution process and to answer any questions you may have. The T. Rowe Price Hotline number is 888-445-4226.

- **Share Plan programs:** If you participated in any of the share purchase schemes, the rules of the individual schemes apply. In reference to the Orange Ambition Program 2016, under the current terms of the plan you are eligible for an early release from the lock up period of 5 years. You may of course leave the shares with our current service provider or choose to sell them. In order to take this option you will have to send in your request for early release to your local HR consultant for completion of this process.
- **Orange Employee Solutions Program:** Your coverage under the Orange Business Services U.S. Inc. Orange Employee Solutions Program will continue for 90-days following the last day of the month that includes your Termination Date.
- **Unemployment Compensation:** State law determines eligibility for unemployment benefits. You may submit this letter to the appropriate department in support of an application for benefits.

#### **Confidential Information**

As a reminder, with the commencement of your employment with the Company, you signed a Confidentiality Agreement to keep in strictest confidence all secret, confidential and proprietary information of the Company and its business. Your confidentiality obligations will remain in effect after you leave the Company.

#### **Return of Company Property and Repayment of Debts**

Please return all Company property to your manager on your Last Reporting Day. You must also repay to the Company, prior to your Termination Date, all debts of any kind owed to the Company, including but not limited to travel and cash advances, taxes paid on behalf of or for your benefit, overpayments of salary or other compensation, and any other obligations.

#### **Benefit Plan Documents**

Please note that the above explanation of the benefits available to you under the Company's benefit plans and programs on termination of your employment is intended as general guidance only. If there is any discrepancy between this letter and the formal documents governing those plans and programs, the formal documents will control.

If you have any questions at all in relation to this letter or its attachments, or in relation to the benefits you may be entitled to on your termination of employment, please do not hesitate to contact me. On behalf of Orange Business Services U.S. Inc., I would like to thank you for your service and wish you all the very best in your new ventures.

If your mailing address changes, please advise us so your W-2 information can be sent to the correct address.

If you have any questions, please feel free to contact me at **678.346.3145**.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Lawson".

Jennifer Lawson  
HR Services – International, NAM